

Coverage for Children

Dependent children may be covered in the health care plans as follows:

Plan	Dependent Age Limit (eligibility if full-time student status is not met)	Dependent Age Limit (eligibility if full-time student status is met)	Upon graduation from an accredited college or university
Aetna medical	End of month of 19 th birthday	End of year of 23 rd birthday	End of the month of graduation
CIGNA medical	19 th birthday	End of year of 23 rd birthday	End of the month of graduation
CIGNA dental	19 th birthday	End of year of 23 rd birthday	Date of graduation
EBS dental	19 th birthday	End of year of 23 rd birthday	End of the month of graduation
HIP medical	End of month of 19 th birthday	End of year of 23 rd birthday	Date of graduation
Vytra medical	19 th birthday	End of year of 23 rd birthday	End of the month of graduation

In addition to the age limit, the following criteria must be met:

- The dependent child must be the taxpayer's child, including adopted child or stepchild.
- The dependent child must be unmarried.
- The dependent child must have the same principal residence as the taxpayer for more than one-half of the tax year. Children who are away at school will not be excluded by this criterion as long as when they're not at school, they are living with you. Children of parents who are divorced will not be excluded as long as they are living with one of the parents for at least one-half of the tax year. Please note that stepchildren must reside with you to be eligible.
- The dependent child must not provide more than one-half of his or her own support.
- For a dependent child who is age 19 or over to be eligible for coverage, he or she must attend an accredited college or university on a full-time basis and also meet the criteria indicated above.
 - Each semester, you must submit updated Proof of Student Status (see below) to the Benefits Office, Bldg. 400B. Full-time students, over the age of 19, are only covered during the school breaks if the student attends classes on a full-time basis for both the Spring and Fall semesters. Otherwise, coverage ends on the last day the child attended the accredited college or university on a full-time basis. If you are uncertain if your child will be attending full-time in the Fall, please contact the Benefits Office, x2877, within 60 days of the date the child's Spring semester ended so we can offer a continuation of benefits through COBRA. The same concept applies to students whose schools are on trimesters.
 - It is important that you contact the Benefits Office, x2877, within 60 days of the graduation so that we can offer a continuation of benefits through COBRA.
 - If your child stops attending school on a full-time basis during a semester coverage ends on the last day he or she attended school. Contact the Benefits Office, x2877, within 60 days of the last day in attendance so that we can offer a continuation of benefits through COBRA.
- For unmarried children who are mentally or physically incapable of earning their own living, coverage can be continued beyond age 19 if, within 31 days after they have reached age 19, proof of the child's incapacity is submitted to the Benefits Office. Coverage may be continued for dependent children who are over age 19 who become mentally or physically incapable of earning their own living while covered as an eligible dependent, by submitting proof of the child's incapacity to the Benefits Office within 31 days after they become incapacitated.

If the Benefits Office is not notified of these changes in status for a dependent child within 60 days of their occurrence, benefits will be terminated for the child and continuation of benefits through COBRA will not be offered.

If a dependent child is no longer eligible for coverage and you do not remove that dependent from your coverage within the 60-day period indicated above, (1) claims for that dependent will not be eligible for coverage and (2) you will continue paying the premium for coverage until you remove him or her from coverage during an Open Enrollment Period.

Proof of Student Status

Proof of student status must be in writing from the college or university and include:

- Dependent name
- Name of college/university
- Semester for which the child is attending
- Indication of full-time status (usually at least 12 credits for undergraduate programs)